

EXHIBIT 170

<p style="text-align: center;">Page 1</p> <p>IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF DELAWARE</p> <p>In re) RS FIT NH LLC,) Chapter 11 Debtor.) Case No.: 20-11558 (KBO) ~~~~~) (Jointly Administered) ~~~~~) 24 HOUR FITNESS WORLDWIDE, INC.,) Plaintiff,) vs) Adv. Proc. No.: ~~~~~) 20-51051 (KBO) CONTINENTAL CASUALTY COMPANY;) ENDURANCE AMERICAN SPECIALTY) INSURANCE COMPANY; et al.,) Defendants.) ~~~~~</p> <p style="text-align: center;">VIDEOTAPED EXPERT DEPOSITION OF DR. ALEXIS SAUER-BUDGE</p> <p style="text-align: center;">August 25, 2023 9:11 a.m.</p> <p style="text-align: center;">DLA Piper 33 Arch Street, No. 26 Boston, Massachusetts</p> <p style="text-align: center;">Deborah J. Bateman, Court Reporter</p>	<p style="text-align: right;">Page 2</p> <p>1 APPEARANCES OF COUNSEL 2 On Behalf of the Plaintiff 24 Hour Fitness Worldwide, 3 Inc.: 4 DAVID E. WEISS, ESQ. ELIZABETH BOWMAN, ESQ. 5 REED SMITH LLP 101 Second Street, Suite 1800 6 San Francisco, California 94105 415.659.5966 7 Dweiss@reedsmith.com 8 9 On Behalf of the Defendant Allied World National Assurance Company: 10 DEANNA M. MANZO, ESQ. MOUND COTTON WOLLAN & GREENGRASS LLP 11 One New York Plaza, 44th Floor New York, New York 10004 212.804.4587 Dmanzo@moundcotton.com 12 13 On Behalf of the Defendant Liberty Mutual Insurance Company: 14 JOEL L. MCNABNEY, ESQ. ROBINSON + COLE 777 Brickell Avenue, Suite 680 17 Miami, Florida 33131 786.725.4119 Jmcnabney@rc.com 18 19 On Behalf of the Defendants QBE Specialty Insurance 20 Company and General Security Indemnity Company of Arizona: 21 DENNIS C. ANDERSON, ESQ. (via Zoom) ZELLE LLP 22 500 Washington Avenue South, Suite 4000 Minneapolis, Minnesota 55415 612.336.9179 Danderson@zellelaw.com 23 24</p>
<p style="text-align: center;">Page 3</p> <p>1 APPEARANCES OF COUNSEL 2 On Behalf of the Defendant Allianz Global Risks U.S. Insurance Company: 3 MARLIE MCDONNELL, ESQ. (via Zoom) CLYDE & CO. 271 17th Street NW, Suite 1720 6 Atlanta, Georgia 30363 404.410.3184 7 Marlie.mcdonnell@clydeco.us 8 On behalf of the Defendant Allied World National 9 Assurance Company: 10 CALVIN S. WHANG, ESQ. (via Zoom) SELMAN LEICHENGER EDSON HSU NEWMAN & MOORE LLP 11 11766 Wilshire Boulevard, Sixth Floor Los Angeles, California 90025 12 310.689.7042 cwhang@selmanlaw.com 13 14 Also Present: 15 Ferdusi Z. Chowdhury, Esq. Jacqueline Matyszczyk, Esq. Couirey Eckmayer, Videographer 16 17 18 19 20 21 22 23 24</p>	<p style="text-align: right;">Page 4</p> <p>1 INDEX OF EXAMINATION 2 3 WITNESS: DR. ALEXIS SAUER-BUDGE Page 4 EXAMINATION 5 By Mr. Weiss 7 6 7 INDEX TO EXHIBITS 8 9 PLAINTIFF'S Description Page 10 Exhibit 1 Sauer-Budge Case File Materials 17 11 Exhibit 2 Sauer-Budge Testimony List 18 12 Exhibit 3 Sauer-Budge Updated Curriculum Vitae 19 13 Exhibit 4 Invoice dated 12/15/22 37 14 Exhibit 5 Invoice dated 02/14/23 37 15 Exhibit 6 Riddell Article 47 16 Exhibit 7 Tharayil Article 55 17 Exhibit 8 Sauer-Budge Expert Report dated 68 18 11/23/02 19 Exhibit 9 Krishan Article 75 20 Exhibit 10 Jayaweera Article 81 21 Exhibit 11 Marzoli Article 99 22 Exhibit 12 Lendacki Article 102 23 Exhibit 13 Bae Article 105 24 Exhibit 14 Anderson Article 108</p>

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1 INDEX TO EXHIBITS	1 VIDEOTAPED EXPERT DEPOSITION OF DR. ALEXIS SAUER-BUDGE
2	2 August 25, 2023
3 PLAINTIFF'S Description Page	3
4 Exhibit 15 Jang Article 108	4 THE VIDEOGRAPHER: This is tape number one to
5 Exhibit 16 Suhs Article 111	5 the videotaped deposition of Dr. Alexis Sauer-Budge in
6 Exhibit 17 Liu Article 112	6 the matter of 24 Hour Fitness Worldwide versus
7 Exhibit 18 Article from CDC COVID-19 Response 120	7 Continental Casualty Company, et al., being heard before
8 Team	8 the U.S. Bankruptcy Court, District of Delaware, Case
9 Exhibit 19 Transcript of Trial Proceedings re 121	9 Number 20-11568 (KBO).
10 Marina Pacific v Fireman's Fund	10 This deposition is being held at DLA Piper in
11 dated 04/19/23	11 Boston, Massachusetts, on Friday, the 25th of August 2023
12 Exhibit 20 Sauer-Budge Expert Declaration 133	12 at 9:11 a.m. My name is Courey Eckmayer, and I'm the
13 Exhibit 21 Joonaki Article 173	13 videographer. The court reporter is Deborah Bateman.
14 Exhibit 22 Letter Report 177	14 Counsel, will you please introduce yourselves
15	15 and affiliations. And the witness will be sworn in.
16	16 MR. WEISS: Good morning. David Weiss from
17	17 Reed Smith on behalf of the plaintiff. And with me is
18	18 Elizabeth Bowman, also from Reed Smith.
19	19 MS. MANZO: Deanna Manzo with Mound Cotton
20	20 Wollan & Greengrass on behalf of Allied World Assurance
21	21 Company.
22	22 MR. MCNABNEY: Joel McNabney on behalf of
23	23 Defendant Liberty Mutual Insurance Company.
24	24 MR. ANDERSON: Dennis Anderson on behalf of
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1 QBE Specialty Insurance Company and General Security	1 you've given in the context of you being an expert
2 Indemnity Company of Arizona.	2 witness?
3 MS. MCDONNELL: Marlie McDonnell of Clyde &	3 A. Yes.
4 Co. on behalf of Defendant Allianz.	4 Q. And the same for your court testimony?
5 MR. WHANG: Calvin Whang for -- with Selman	5 A. Yes.
6 Leichenger with -- on behalf of Allied World.	6 Q. Okay. I'll go through some deposition ground
7	7 rules just so that we're on the same page.
8 DR. ALEXIS SAUER-BUDGE, having been first	8 First of all, do you understand that you're
9 satisfactorily identified and duly sworn, testified as	9 under oath?
10 follows:	10 A. I do.
11	11 Q. Do you understand the oath that you've taken
12 EXAMINATION	12 has the same effect as if you were testifying in court?
13 BY MR. WEISS:	13 A. Yes.
14 Q. Good morning, Doctor. My name is David Weiss	14 Q. The court reporter will be taking down the
15 from Reed Smith. I represent the plaintiff in this	15 testimony today, and there'll be -- besides you and me,
16 action. Have you given a deposition before?	16 there may be other people in the room talking. Counsel
17 A. I have.	17 might raise objections. So it's important that we not
18 Q. On approximately how many occasions?	18 talk over one another. Are you okay with that?
19 A. Seven, I think.	19 A. Of course.
20 Q. Have you testified in court before?	20 Q. Yeah. So if you'll just wait for me to finish
21 A. I have.	21 my question before you answer, and I'll try to wait for
22 Q. On approximately how many occasions?	22 you to finish your answer before you -- before I ask my
23 A. One.	23 next question, and we be mindful of counsel, everybody in
24 Q. Were the -- all the prior depositions that	24 the room would have a better day, and -- including the

2 (Pages 5 to 8)

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<p>1 greater than or equal to six feet apart. In addition, 2 facilities should provide engineering and administrative 3 controls including improving ventilation, enforcing 4 physical distancing, increasing opportunities for hand 5 hygiene, and reminding all employees and patrons to (1) 6 isolate when experiencing COVID-like systems or after 7 receiving a positive SARS-CoV-2 test; and (2) quarantine 8 after a potential exposure to SARS-CoV-2 and while 9 awaiting test results. Conducting exercise activities 10 entirely outdoors or virtually could further reduce 11 SARS-CoV-2 transmission risk." Do you see all of that?</p> <p>12 A. I do.</p> <p>13 Q. Would you consider those statements to be 14 outside of the -- outside of your opinions in this case?</p> <p>15 A. Yes.</p> <p>16 MR. WEISS: Okay. Let's go to 10. (Exhibit No. 13, Bae Article marked for identification)</p> <p>17 Q. So Exhibit 13 is an article titled 18 "Epidemiological Characteristics of COVID-19 Outbreak at Fitness Centers in Cheonan, Korea." And it was accepted 22 July 31, 2020. Is this another article that's listed in 23 your Appendix C?</p> <p>24 A. Yes, it is.</p>	<p>1 Q. This was one of the articles that you found in 2 your review of articles about incidents of fitness clubs?</p> <p>3 A. Yes, that's correct.</p> <p>4 Q. On page 2 of 9, in the third paragraph towards 5 the middle, it says, "However, considering that COVID-19 6 is transmitted by droplet and fomites, high-impact group 7 exercise in a confined indoor spaces, such as a Zumba 8 class, could provide an environment prone to easy 9 transmission of SARS-CoV-2 infection as the droplets 10 produced by exhalation or cough of a patient during the 11 exercise have higher chance of reaching the nose, mouth, 12 or eye of other class participants directly, as well as 13 remaining on the surface of the exercise equipment and 14 later transmitted by contact." Do you see that?</p> <p>15 A. Yes.</p> <p>16 Q. Do you agree that exercise -- high-impact 17 group exercise in a confined indoor space could provide 18 an environment prone to the easy transmission of 19 SARS-CoV-2?</p> <p>20 MS. MANZO: Objection to form.</p> <p>21 A. Opinions regarding transmission are outside of 22 my scope of assignment in this case.</p> <p>23 Q. Do you have any opinions as -- well, strike 24 that.</p>
<p style="text-align: center;">Page 107</p> <p>1 There's a statement in here that droplets 2 produced by exhalation or a cough of a patient could 3 remain on the surface of the exercise equipment and later 4 be transmitted by contact. Do you see that?</p> <p>5 A. Yes. I'm not sure if it's -- "patient" is the 6 correct word, but somebody infected, yes.</p> <p>7 Q. Okay. And do you have an opinion as to 8 whether droplets exhaled by an infected person could 9 remain on the surface of exercise equipment and later be 10 transmitted to someone else?</p> <p>11 A. So only in regards to the -- what happens to 12 the SARS-CoV-2 virus on the surface and how long it may 13 be there. Not necessarily the part, which was the second 14 part of your question, transmission to a person.</p> <p>15 Q. Okay. So you have an opinion -- your opinions 16 relate to what happens when the virus reaches the surface 17 and how it interacts with the surface; correct?</p> <p>18 A. That's correct, yes.</p> <p>19 Q. And you have opinions regarding how long the 20 virus might stay infectious on the surface; is that 21 correct?</p> <p>22 A. Yes, that's correct.</p> <p>23 Q. During the time that the virus remains 24 infectious on the surface, do you have an opinion as to</p>	<p style="text-align: center;">Page 108</p> <p>1 whether that infectious virus could be transmitted to 2 another person?</p> <p>3 A. No.</p> <p>4 MR. WEISS: Let's mark -- do 11. (Exhibit No. 14, Anderson Article marked for identification)</p> <p>5 Q. Exhibit 14 is another article titled "An 6 Outbreak of COVID-19 Associated With a Fitness Centre in 7 Saskatchewan: Lessons for Prevention." And it looks 8 like this was published in November of 2021. Is this 9 another article that's listed in your Appendix C?</p> <p>10 A. Yes, it is.</p> <p>11 Q. And is this, again, one of the articles that 12 you located regarding fitness clubs?</p> <p>13 A. Yes. During that search, exactly.</p> <p>14 MR. WEISS: All right. Let's go to the next 15 one.</p> <p>16 (Exhibit No. 15, Jang Article marked for 17 identification)</p> <p>18 Q. Exhibit 15 is titled "Cluster of Coronavirus 19 Disease Associated with Fitness Dance Classes, South 20 Korea." And it looks like it was published in August of 21 2020. Dr. Sauer-Budge, is this another article that was 22 listed on your Appendix C?</p>

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1 A. Yes, that's correct.	1 to the airflow, but instead with regards to the, it says
2 Q. And, again, this was an article that you	2 early in that sentence, "moist and warm atmosphere." So
3 located when you were looking for articles about fitness	3 with regards to those.
4 clubs?	4 Q. Okay. And what -- what is your opinion with
5 A. That is correct.	5 respect to moist and warm atmosphere and how that impacts
6 Q. Okay. On page 1919, in the bottom of the	6 the movement of the virus or the virus in general, if
7 first column, it says, "Characteristics that might have	7 you --
8 led to transmission from the instructors in Cheonan	8 MS. MANZO: Objection to the form.
9 include large class sizes, small spaces, and intensity of	9 A. Yeah, I don't have an opinion on how it
10 the workouts. The moist warm atmosphere in a sports	10 impacts the movement of the virus. That's related to the
11 facility coupled with turbulent airflow generated by	11 air flow. But the -- so the data investigating the
12 intense physical exercise can cause more dense	12 different factors that inactivate SARS-CoV-2 in droplets,
13 transmission of isolated droplets." Do you see that?	13 partially in the air and -- since we're talking about
14 A. I do.	14 air, I'll talk about that as well as -- but on surfaces
15 Q. Okay. Is it your view that that's outside of	15 has to do with the rate of evaporation of those droplets
16 your expertise?	16 in the air. And the -- so the more humid the
17 A. With regard to the transmission of COVID, yes.	17 environment, that impacts the rate of evaporation; and
18 With regards to the -- what happens to the virus in the	18 the temperature also impacts the rate of evaporation.
19 air under different environmental conditions, then that	19 Separately, the temperature has been studied
20 is part of my opinion.	20 in -- particularly in laboratory environments as to the
21 Q. Okay. And how -- what is your opinion with	21 impact of -- on the persistence of SARS-CoV-2. And in
22 respect to how turbulent airflow within a fitness club	22 those studies, higher temperature is correlated with a
23 might affect how the virus is transmitted?	23 more rapid inactivation of the virus.
24 A. So my opinion isn't necessarily with regards	24 Q. How is humidity correlated with inactivation
	Page 111
1 of the virus?	
2 A. So most of these studies are done on surfaces.	1 your search for information regarding fitness clubs?
3 And it -- at -- so it's not a linear relationship. It is	2 A. Yes.
4 more of a U-shaped relationship. So in the middle zone,	3 (Exhibit No. 17, Liu Article marked for
5 say 40 to 60 percent relative humidity, is where the	4 identification)
6 highest rates of inactivation. So that inactivates	5 Q. Exhibit 17 is titled "Investigating SARS-CoV-2
7 faster. And then the more humid or the less humid	6 Persistent Contamination in Different Indoor
8 outside of those result in slower rates. But that is if	7 Environments." It states that it was available online on
9 you keep all of the other factors constant.	8 July 28, 2021. Is this an article that's identified in
10 Q. Okay. And the other factors could include	9 your Appendix C?
11 temperature?	10 A. Yes.
12 A. Correct.	11 Q. Okay. Do you recall what your purpose was for
13 (Exhibit No. 16, Suhs Article marked for	12 listing this article in your Appendix C?
14 identification)	13 A. Let me review the abstract briefly.
15 Q. Exhibit 16 looks like an article or a	14 Yes. So I included this article because it
16 manuscript titled "COVID-19 Outbreak Associated with a	15 investigates the persistence of SARS-CoV-2 in a number of
17 Fitness Center in Minnesota, September to November of	16 environments. Particularly, it looks at collection of
18 2020." It looks like it's published in -- this says, at	17 samples that from, in this case, I believe it said a
19 the bottom, "The Author(s) 2021. Published by Oxford	18 department store that had been closed for unknown period
20 University Press." Is this another article that's cited	19 of time and looked for the presence of viral RNA and the
21 in your Appendix C?	20 presence of infectious virus. They tested for both.
22 A. Yes, it is. The journal is the "Clinical	21 Q. And did it also look at an apartment as well?
23 Infectious Diseases."	22 A. Yes, that's correct.
24 Q. And did you locate this in your -- as part of	23 Q. All right. And when you -- when you use the
	24 term "persistence," what do you mean by that?

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<p>1 they are doing it with controls to try to rule out that 2 there was something in the sample that inhibited or 3 created a false positive. So, generally, when you're 4 saying -- when researchers say that no virus was -- no 5 viable virus or no infectious virus was found, they mean 6 that it -- there were no signs of infection of those 7 cells in the laboratory.</p> <p>8 Q. If you look at page 12 of this article which 9 is Exhibit 17.</p> <p>10 A. Okay.</p> <p>11 Q. In the conclusion, it says, "SARS-CoV-2 RNA 12 can be detected by RT-PCR 57 days after the last exposure 13 in room-temperature environments, much longer than 14 previous reports. Doorknobs and toilets, bathrooms, in 15 paren, were important positions in COVID-19 control. 16 Infectious SARS-CoV-2 can exist for at least 60 days on 17 the surface of cold-chain food packages under minus 18 18 degrees Celsius. High risk populations of 19 cold-chain-related logistic operations such as porters 20 require strict prevention and high-level personal 21 protection. Even after disinfection, SARS-CoV-2 RNA can 22 still be partially detected in the environment. Cleaning 23 with water and detergent is an effective way to eliminate 24 the persistent existence of RNA fragments on</p>	<p>1 environmental surfaces." Do you see all that? 2 A. I do. 3 Q. Okay. Does that -- does it look like they 4 then did some culturing on the samples that they got from 5 the -- from the food packages? Because they say that 6 infectious SARS-CoV-2 can exist for at least 60 days. 7 A. I am not remembering. 8 Q. Because I didn't see that either. 9 A. I don't see it. I think that they are 10 referring to another study. 11 On page 10, it says, "In low temperature 12 environments under minus 18 degrees C" -- are you with 13 me? 14 Q. Yeah. 15 A. Okay. 16 -- "the infectious virus particle could 17 survive longer than an in-room temperature environments." 18 And then they reference various articles. So I think 19 that they are referring to those. 20 Q. Okay. And then when they say, "Cleaning with 21 water and detergents is an effective way to eliminate the 22 persistent existence of RNA fragments on environmental 23 surfaces," I guess my question is why would you even care 24 about RNA fragments on environmental surfaces enough to</p>
<p>1 even bother cleaning them?</p> <p>2 A. I find this statement to not make a lot of 3 sense because I have no idea why you would care if there 4 were RNA fragments on the surface. In real-world 5 environments, we are constantly -- humans are constantly 6 shedding all sorts of biological material that ends up on 7 the surfaces around us. That biological material has RNA 8 in it. Also, various viruses have RNA in it which may be 9 emitted, not just SARS-CoV-2, but other viruses that are 10 RNA-based viruses. Microbes such as bacteria and fungi 11 also have RNA in them. And all of these things are 12 normally on the surfaces around us. And so it's not 13 unusual in any way to find RNA on surfaces. And it's not 14 harmful in any way. So I just -- I really don't 15 understand the purpose of that statement.</p> <p>16 Q. Okay.</p> <p>17 A. Perhaps -- actually, I'm just thinking now. 18 Perhaps what they were implying is that RNA -- we -- we 19 know from other studies that SARS-CoV-2 viral RNA can 20 persist on surfaces much longer. So if you're doing a -- 21 much longer, sorry, than infectious virus. So if you 22 were doing a study based on viral RNA only, you may 23 overestimate -- or likely you will overestimate the 24 persistence of infectious virus on those surfaces or</p>	<p>1 under those conditions. So perhaps they're saying -- 2 they're trying to warn against that. But I can't say for 3 sure.</p> <p>4 MR. WEISS: Let's do 15. 5 (Exhibit No. 18, Article from CDC COVID-19 6 Response Team marked for identification)</p> <p>7 Q. Exhibit 18 is an article titled "Geographic 8 Differences in COVID-19 Cases, Deaths, and Incidence -- 9 United States, February 12 to April 7, 2020." And it was 10 published April 17, 2020, by the CDC and the U.S. 11 Department of Health and Human Services. Is this an 12 article that's referenced in your Appendix C?</p> <p>13 A. Yes, it is.</p> <p>14 Q. And do you recall why you referenced this 15 article?</p> <p>16 A. I do not recall specifically. It may have 17 been -- it may have been in regards to reading 18 Dr. Carnethon's report. And she had mentioned in her 19 report certain geographical differences, and so I -- I 20 may have reviewed this article in conjunction with 21 reviewing her report.</p> <p>22 Q. Okay. Do any of your opinions have to do 23 with the geographic prevalence -- the prevalence of 24 SARS-CoV-2 or COVID-19 in different geographic areas in</p>

<p style="text-align: center;">Page 129</p> <p>1 laboratory studies on those types of materials or 2 real-world studies that may be similar context. 3 Q. If you go to page 164 of your deposition -- of 4 your trial transcript testimony. So it should say page 5 161 to 164 at the bottom. 6 A. Okay. On page 164, you said? 7 Q. Yeah. 8 A. Okay. 9 Q. And then on line -- beginning on line 18 and 10 going to line 20, you say, "Viruses and biological 11 material are everywhere. It's coating all of the 12 surfaces around us." Do you see that? 13 A. I do. 14 Q. Okay. And that's still your belief today; 15 correct? 16 A. Let me just -- it is my belief, but let me 17 clarify what I meant by that. 18 I didn't mean that every single surface that 19 you touch will have a specific -- that you investigate 20 will have a specific virus or a specific biological 21 material. But rather, as I was describing before, humans 22 are constantly emitting respiratory droplets or we're -- 23 we're shedding skin cells. We're -- when we touch 24 things, we leave behind skin oils. There are different</p>	<p style="text-align: center;">Page 130</p> <p>1 types of microbes all around us. And so, just generally, 2 when I say "everywhere," I mean around in the 3 environment. 4 Q. In your average fitness club where people are 5 working out throughout the day and breathing heavily, 6 would you be surprised not to find viruses of some sort 7 or another on surfaces within a gym at any given time? 8 A. Viruses in particular? Many -- many 9 respiratory viruses, which I think is what you're 10 referring to when you're saying "breathing," those may 11 degrade fairly rapidly, and so we may not find infectious 12 virus. But I would be very surprised if we didn't find 13 some sort of genetic material from viruses. 14 Q. Does the fact that you find genetic material 15 for viruses on a surface mean that at some point in time 16 those -- that viral material was infectious when it was 17 on the surface? 18 A. No, it doesn't mean that. 19 Q. Why not? 20 A. Because just as a simple example -- there's 21 complex reasons. Let's see. So to start with, when you 22 breathe out, the respiratory droplets start to evaporate 23 and rapidly inactivate many viruses. We already talked 24 about in this context. So by the time that it lands on</p>
<p style="text-align: center;">Page 131</p> <p>1 the surface, it may not be infectious. 2 Q. Would it have been infectious at some point 3 between the time it was exhaled from the individual to 4 the time it hit the surface? 5 A. Also not necessarily. 6 Q. Okay. Why not? 7 A. Because not all of the genetic material from 8 the virus that is inside of your body or inside of your 9 mouth is associated with infectious virus. It can be 10 understood, at least in part, because your immune system 11 is working against those viruses, and so they are working 12 to degrade those viruses. And so you'll have -- you will 13 still have potentially viral RNA in a sample that -- or, 14 like, in your body that isn't associated with an 15 infectious virus anymore. 16 Q. If you go to page 161 of your testimony. So 17 that would be the -- I guess the top left block. 18 A. Yes. 19 Q. At the -- beginning at line 28, you say, "So 20 if a new virus had the ability to somehow change the 21 underlying surface to eat into it or to dissolve it, that 22 would be a new type of virus and perhaps not even a new 23 virus. It would be something that was brand new in 24 biology that's unknown. Certainly, if this was the case,</p>	<p style="text-align: center;">Page 132</p> <p>1 it would have been reported in the scientific 2 literature." 3 What were you intending to convey by that 4 statement? 5 MS. MANZO: Objection to form. 6 A. So, in part, this was in response to a line of 7 questioning that was focused on whether because viruses 8 interacting with surfaces hadn't -- in a way that damaged 9 the underlying surface hadn't been reported, does that 10 mean that it just hasn't been reported? So it was, in 11 part, in line with questions -- or to discuss and respond 12 to questions along those lines. 13 And what I was trying to convey is that it has 14 been understood for a long time how viruses interact with 15 inanimate surfaces in terms of the general types of 16 forces that are involved; and, also, that viruses are 17 understood, as part of the definition of a virus, that 18 they are not able to infect inanimate objects. They can 19 only infect host cells. And so the -- and then outside 20 of the host cell, they are inert in that they don't 21 change the environment around them outside of a host 22 cell. 23 Q. Okay. And when you say "they don't change the 24 environment around them," what do you mean by that?</p>

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<p>1 A. Well, so I gave some examples in here such as 2 dissolving a surface or emitting different types of toxic 3 gases or somehow burrowing into a surface would be some 4 examples of things viruses don't do.</p> <p>5 Q. Okay.</p> <p>6 MS. MANZO: When we get to a good breaking 7 point.</p> <p>8 MR. WEISS: We can take a break now. That's 9 fine.</p> <p>10 THE VIDEOGRAPHER: We are going off the record 11 at 1:59 p.m.</p> <p>12 (Recess)</p> <p>13 THE VIDEOGRAPHER: Back on the record at 14 2:14 p.m.</p> <p>15 (Exhibit No. 20, Sauer-Budge Expert 16 Declaration marked for identification)</p> <p>17 Q. I've marked as Exhibit 20 "Expert Declaration 18 of Dr. Alexis Sauer-Budge in Support of Defendant 19 Lexington Insurance Company's Opposition to Plaintiff's 20 Motion for Summary Adjudication, and Notice of Motion and 21 Memorandum in Support of Lexington's Cross-Motion for 22 Summary Judgment" in the Santa Ynez Band of Chumash 23 Mission Indians versus Lexington Insurance Company. Do 24 you recognize Exhibit 20 as a declaration that you</p>	<p>1 submitted in the Santa Ynez case?</p> <p>2 A. Yes.</p> <p>3 Q. And is that one of the cases that you also 4 gave deposition testimony in?</p> <p>5 A. Yes.</p> <p>6 Q. Okay. I don't have any other questions about 7 that one.</p> <p>8 So part of your opinions in this case involve 9 your view that viruses like SARS-CoV-2 adhere to 10 surfaces; correct?</p> <p>11 A. By "adhere," you mean -- if you mean they 12 interact with weak intermolecular forces such as van der 13 Waal's electrostatic -- electrostatic interactions and 14 hydrophobic interactions, then -- if that's -- if that's 15 what you mean, then --</p> <p>16 Q. It is.</p> <p>17 A. -- yes, they interact that way.</p> <p>18 Q. And another term used is "adsorb"; correct? 19 As opposed to "absorb" with a b, "adsorb" with a d.</p> <p>20 A. That is correct. Viruses adsorb, with a d, to 21 inanimate surfaces.</p> <p>22 Q. And if you were to try to explain what 23 adsorption means to a layperson, how would you explain 24 it?</p>
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<p>1 A. Adsorption, with a d, is the process of 2 organic material settling onto a surface, as opposed to 3 absorption, with a b, where it -- the -- the object that 4 we're talking about sinks into or goes into the material.</p> <p>5 Q. Okay. Does the process of adsorption, with a 6 d, involve a level of the substance, you know, sticking 7 to the surface at all, or is there any aspect of that in 8 the concept of adsorption?</p> <p>9 A. So "sticking" is -- is not a scientific term. 10 The -- the way that it involves -- I'm trying to answer 11 your question.</p> <p>12 Q. Yeah, let me ask it differently. 13 When a virus or other biologic material lands 14 on a surface, is there some process by which it is able 15 to stay on the surface and not just, you know, fall off 16 the surface?</p> <p>17 A. Yes.</p> <p>18 Q. Okay.</p> <p>19 A. So when materials interact -- and, in this 20 case, we're talking about a biological material, 21 SARS-CoV-2 -- with an inanimate surface, when they -- 22 materials come close together, whether it's the ones I 23 was talking about or just in general, they come together, 24 weak intermolecular forces start to come into play. So</p>	<p>1 as they touch each other, you will have the same types of 2 interactions which are a combination of attractive and 3 repulsive forces. And if a force acts upon it, it's 4 reversible, and you can take them apart. So -- just like 5 I took my two fingers apart here.</p> <p>6 Q. Okay. And with regard to the SARS-CoV-2 7 virus, you do agree that there is at least some period of 8 time where the SARS-CoV-2 virus can be infectious and be 9 on a surface; correct?</p> <p>10 A. So whether the virus is infectious on the 11 surface is a function of the environment that it's in. 12 It is possible that it can be.</p> <p>13 Q. Okay. And do you agree that the primary way 14 by which SARS-CoV-2 virus reaches a surface is through 15 the air?</p> <p>16 MS. MANZO: Objection to form.</p> <p>17 A. The way you phrase this is a little bit hard, 18 but if you mean the primary way is through respiratory 19 droplets emitted by a person sick with COVID-19, and then 20 those, at some point, coming in contact with surfaces, 21 that's -- that's the primary way. I agree with that.</p> <p>22 Q. All right. And to get from the infected 23 person to the surface, they at least have to be in the 24 air for some period of time?</p>

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<p>1 A. Yes, they have to be in -- well, I suppose 2 unless they're really close to the surface and licking it 3 or something. I could think of options where that's not 4 the case.</p> <p>5 Q. Okay.</p> <p>6 A. But, generally, yes, those respiratory 7 droplets need to travel at least some distance through 8 the air.</p> <p>9 Q. And do you agree that even if you're able to 10 clean a virus like SARS-CoV-2 from a surface, as hosts 11 come in and out of a location, the virus might be 12 reintroduced onto surfaces; correct?</p> <p>13 MS. MANZO: Objection to form.</p> <p>14 A. So I think you're asking if one person comes 15 in, is sick with COVID, emits virus, and the conditions 16 are -- allow that virus to be infectious on the surface, 17 then somebody comes by and disinfects the surface -- the 18 virus may have already degraded on its own, but somebody 19 comes by, disinfects the surface, then somebody else 20 comes in to the exact same spot who is sick with COVID 21 and, again, breathes onto the surface, there is a 22 possibility that infectious virus from that second person 23 can be introduced to that same surface.</p> <p>24 Q. The studies that have been done of how long --</p>	<p>1 well, let me ask this. Are you aware of any studies that 2 have been done in a real-life operating business where 3 people are coming in and out on a daily basis to test 4 whether live virus is present as the business is 5 operating on a daily basis as opposed to just looking at 6 virus on the surface and looking at it again a number of 7 days later to see if it's still live but without this 8 ongoing daily interaction of people coming in and out? 9 If you get -- if you understand what I'm saying.</p> <p>10 A. I'm not fully sure, but let me try.</p> <p>11 Q. Uh-huh.</p> <p>12 A. The -- I think you're asking about frequency 13 of sampling? Is that correct?</p> <p>14 Q. Right. So let's take a fitness club like 24 15 Hour Fitness.</p> <p>16 A. Yes.</p> <p>17 Q. And it's operating -- it might be operating 24 18 hours a day, seven days a week with people coming in and 19 out. Are you aware of any tests that attempted to 20 identify on a -- like, a daily basis the level of virus 21 that might be present in an operating facility like that 22 where people are coming in and out all the time?</p> <p>23 A. Let's see. To be -- there are some studies 24 which measure or sample from the same general locations</p>
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<p>1 in subsequent periods of time. I'm not aware of any that 2 do it on -- at a high frequency such as daily or minute 3 by minute.</p> <p>4 Q. Okay. So a study that would, you know, 5 evaluate how long SARS-CoV-2 might persist on a piece of 6 metal over, you know, some period of time, let's say 20 7 days, is not really that useful to a business like a gym 8 where people are coming in and out every hour or half an 9 hour and some -- and some may be sick and some may have 10 viruses, and, you know, it might -- how -- you know, for 11 an operating business, how useful do you think a study is 12 of the persistence of a virus on a given piece of 13 material over a period of time?</p> <p>14 MS. MANZO: Objection to form.</p> <p>15 A. So, in general, there are two types of studies 16 which can provide some information that I think has 17 utility to businesses who are considering operational 18 choices. The ones where we can measure the persistence 19 time of a virus, SARS-CoV-2, in -- over time and measure 20 at -- at, you know, different frequencies -- it could be 21 hours. It could be minutes. It could be days. Those 22 are primarily conducted in a laboratory environment 23 because you can control the various factors that would 24 impact the persistence time.</p>	<p>1 So as we already discussed, I believe, a 2 variety of factors can change those times. And so if you 3 want to look at persistence time, you need to control 4 these other factors. And that can primarily be and 5 possibly only be done in a laboratory.</p> <p>6 Laboratory studies have limitations into -- 7 with regards to how -- how much you can take that data 8 and interpret that data and then infer information about 9 what happens in the real world.</p> <p>10 So on the other side, you have real-world 11 studies where you may have people who are sick with 12 COVID-19 emitting potentially infectious virus. In those 13 cases, you cannot control when it's emitted, how much it 14 is emitted, whether it's actually infectious by the time 15 it gets to a surface. So you can't control those things. 16 But on the other hand, you can understand if I take 17 measurements at different places or at a certain time 18 when a person who is sick in -- in the room is present, 19 then you can take that information, but you have to 20 really understand the limitations and the strengths of 21 both types of studies. I think both have utility in 22 understanding what happens, but they are different sorts 23 of experiments.</p> <p>24 Part of the reason why you can't do a -- the</p>

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<p>1 type of study that you're asking about is because the -- 2 you cannot control the amount of virus that is 3 introduced. So it would be -- clearly, it would be 4 unethical to take infectious SARS-CoV-2 and spray it in 5 an operating business. So we can't do that.</p> <p>6 Q. Or bring people that you know are infected 7 into the business?</p> <p>8 A. For the same reason. It would be unethical to 9 carry out a -- some sort of study like that.</p> <p>10 Q. So the one that we looked at earlier where -- 11 in the department store where they knew that the 12 department store was closed for 57 days, and they went in 13 and they found at least viral RNA in -- does that type of 14 study have -- in your opinion, have any utility for a 15 business like a 24 Hour Fitness who's trying to figure 16 out how to operate every day? Because, presumably, they 17 would actually be open and operating during those 57 days 18 with people coming in and out all the time.</p> <p>19 MS. MANZO: Objection to form.</p> <p>20 A. So I think any utility is -- I think there's 21 some utility. I don't know that it provides a 22 significant amount of information to inform 23 operational -- daily operational choices, that particular 24 study.</p>	<p>1 Q. Are you aware of any studies regarding the 2 persistence of COVID-19 or the SARS-CoV-2 virus on 3 surfaces that would be -- that would provide a 4 significant amount of information to inform operational 5 or daily operational choices, as you said?</p> <p>6 A. So I think this -- the sum of the laboratory 7 data and the real-world studies do provide potentially 8 actionable information.</p> <p>9 Q. Okay. And, in your opinion, what actual 10 information do they provide?</p> <p>11 A. So I believe that they provide information as 12 to the general conditions under which SARS-CoV-2 is more 13 likely to remain infectious in an environment; particular 14 information about the effectiveness of different 15 disinfection chemistries; the -- and then some 16 information with regards to distance that you may find -- 17 you may be able to collect infectious virus or detect 18 infectious virus away from somebody who is sick. So 19 those, to me, would provide information that would be 20 useful. I'm not involved in developing mitigation 21 protocols, but I think that that information is useful.</p> <p>22 Q. Okay. Let's go back to Exhibit 8 which is 23 your report. Let's see. If you go to page 2, the 24 qualifications section.</p>
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<p>1 A. Okay. I'm there.</p> <p>2 Q. In paragraph -- in paragraph 2.2, you say, 3 "Broadly speaking, my expertise is at the interface of 4 biology and materials." Can you explain what you mean by 5 that?</p> <p>6 A. Yes. So, generally, I describe it as the 7 interface between biology and materials because I'm 8 thinking biology, or what I'm trying to explain by 9 biology, means living or organic material and how those 10 interact with inanimate materials. So that's the 11 materials aspect. So the organic or biological materials 12 and how those interact with inanimate materials.</p> <p>13 Q. And then if you go to page 4 of your report, 14 paragraph 3.2, we're now on the executive summary.</p> <p>15 A. Yes.</p> <p>16 Q. You say, "For reasons explained further below, 17 it is my opinion that there is no scientific basis for 18 the assertion that SARS-CoV-2 adversely affects the 19 surfaces or surrounding air it contacts or that this 20 coronavirus remains infectious" -- "infectious after 21 either general degradation or disinfection by one of a 22 wide range of effective means." Do you see that?</p> <p>23 A. I do.</p> <p>24 Q. Okay. And how do you define what it means for</p>	<p>1 something to "adversely affect" a surface?</p> <p>2 A. So there are a number of different mechanisms 3 that potentially could fall under that description. One 4 of them would be if there was some sort of chemical 5 reaction that changed the underlying material. One could 6 be more of a physical mechanism such as creating holes in 7 the material that would damage its mechanical stability. 8 There could be a material that interacts with it such 9 that -- not -- not necessarily that there's a chemical 10 reaction, but such that the material is changed in a way 11 that -- that makes it no longer useful for the particular 12 context, I guess. So I'm thinking of, for example, 13 staining. If a dye were -- or bleach were put on a 14 material, then there could be a significant stain. And 15 if that material was used, I don't know, as clothing, for 16 example, you probably wouldn't want to use it anymore.</p> <p>17 Q. Okay. And then when you talk about adversely 18 affecting surrounding air, can you explain what you mean 19 by that?</p> <p>20 A. Yes. So the -- so air is -- when I refer to 21 air, I'm referring to the gaseous material which is 22 primarily nitrogen with -- well, 78 percent nitrogen, 21 23 percent oxygen, and then 1 percent of everything else. 24 That "everything else" includes other gases but also</p>

<p style="text-align: center;">Page 181</p> <p>1 COMMONWEALTH OF MASSACHUSETTS 2 ESSEX COUNTY 3 4 I, DEBORAH J. BATEMAN, Court Reporter and Notary 5 Public in and for the Commonwealth of Massachusetts, do 6 hereby certify that the witness whose deposition is 7 hereinbefore set forth, was duly sworn and that such 8 deposition is a true record of the testimony given by the 9 witness.</p> <p>10 I further certify that I am neither related to or 11 employed by any of the parties in or counsel to this 12 action, nor am I financially interested in the outcome of 13 this action.</p> <p>14 I witness whereof, I have set my hand and seal 15 this 1st day of September 2023.</p> <p>16 _____ 17 _____ 18 _____ 19 _____ 20 _____ 21 Deborah J. Bateman, Notary Public in and 22 for The Commonwealth of Massachusetts 23 My Commission Expires: November 2, 2023 24</p>	<p style="text-align: center;">Page 182</p> <p>1 DEPOSITION ERRATA SHEET 2 3 Our Assignment No. J10132740 4 Case Caption: 24 HOUR FITNESS WORLDWIDE, INC. vs 5 CONTINENTAL CASUALTY COMPANY 6 7 8 DECLARATION UNDER PENALTY OF PERJURY 9 I declare under penalty of perjury that I have 10 read the entire transcript of my Deposition taken in the 11 captioned matter or the same has been read to me, and the 12 same is true and accurate, save and except for changes 13 and/or corrections, if any, as indicated by me on the 14 DEPOSITION ERRATA SHEET hereof, with the understanding 15 that I offer these changes as if still under oath. 16 Signed on the _____ day of 17 _____, 2023. 18 _____ 19 _____ 20 DR. ALEXIS SAUER-BUDGE 21 _____ 22 _____ 23 _____ 24</p>
<p style="text-align: center;">Page 183</p> <p>1 DEPOSITION ERRATA SHEET 2 Page No. _____ Line No. _____ Change to: _____ 3 _____ 4 Reason for change: _____ 5 Page No. _____ Line No. _____ Change to: _____ 6 _____ 7 Reason for change: _____ 8 Page No. _____ Line No. _____ Change to: _____ 9 _____ 10 Reason for change: _____ 11 Page No. _____ Line No. _____ Change to: _____ 12 _____ 13 Reason for change: _____ 14 Page No. _____ Line No. _____ Change to: _____ 15 _____ 16 Reason for change: _____ 17 Page No. _____ Line No. _____ Change to: _____ 18 _____ 19 Reason for change: _____ 20 Page No. _____ Line No. _____ Change to: _____ 21 _____ 22 Reason for change: _____ 23 SIGNATURE: _____ DATE: _____ 24 DR. ALEXIS SAUER-BUDGE</p>	<p style="text-align: center;">Page 184</p> <p>1 DEPOSITION ERRATA SHEET 2 Page No. _____ Line No. _____ Change to: _____ 3 _____ 4 Reason for change: _____ 5 Page No. _____ Line No. _____ Change to: _____ 6 _____ 7 Reason for change: _____ 8 Page No. _____ Line No. _____ Change to: _____ 9 _____ 10 Reason for change: _____ 11 Page No. _____ Line No. _____ Change to: _____ 12 _____ 13 Reason for change: _____ 14 Page No. _____ Line No. _____ Change to: _____ 15 _____ 16 Reason for change: _____ 17 Page No. _____ Line No. _____ Change to: _____ 18 _____ 19 Reason for change: _____ 20 Page No. _____ Line No. _____ Change to: _____ 21 _____ 22 Reason for change: _____ 23 SIGNATURE: _____ DATE: _____ 24 DR. ALEXIS SAUER-BUDGE</p>